

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JANE K. SWIBEL

§ Case No. 09-17653
§
§
§

Debtor(s)

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that
ALLAN J. DeMARS, trustee of the above styled estate, has filed a
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at
the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the
Final Report, must file a written objection within 21 days from the mailing of this notice, serve a
copy of the objections upon the trustee, any party whose application is being challenged and the United
States Trustee. A hearing on the fee applications and any objection to the Final Report will be held
at 10:30a.m. on 12/3/09 in Courtroom 644, Dirksen Federal Building Courthouse,
219 S. Dearborn St., Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay
dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: _____
(Title of person signing form)

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

100 W. Monroe-Suite 910, Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JANE K. SWIBEL

§ Case No. 09-17653
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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$35,000.00
and approved disbursements of	\$0.00
leaving a balance on hand of ¹	\$35,000.00

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
NONE	\$0.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee ALLAN J. DeMARS	\$4,250.00	\$8.98
Attorney for trustee ALLAN J. DeMARS	\$3,632.25	
Appraiser		
Auctioneer		
Accountant		
Special Attorney for trustee		
Charges, U.S. Bankruptcy Court		
Fees, United States Trustee		
Other		

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Certificate of Service Page 3 of 7

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>		
<i>Attorney for</i>		
<i>Accountant for</i>		
<i>Appraiser for</i>		
<i>Other</i>		

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$119,866.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Capital One Bank (USA) NA	\$32,433.75	\$7,335.17
2	Chase Bank USA, NA	\$10,788.83	\$2,439.99
3	Chase Bank USA, NA	\$16,417.32	\$3,712.92
4	Chase Bank USA, NA	\$19,606.21	\$4,434.11
5	Chase Bank USA, NA	\$4,559.85	\$1,031.25
6	Chase Bank USA, NA	\$8,848.00	\$2,001.05
7	PYOD LLC, as assignee of Citibank	\$15,788.62	\$3,570.73
8	FIA Card Services, successor to Bank of America and MBNA America Bank	\$11,423.65	\$2,583.55

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Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/ ALLAN J. DeMARS

Trustee

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

100 W. Monroe - Suite 910
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-17653

User: vwalker
Form ID: pdf006

Page 1 of 2
Total Noticed: 45

Date Rcvd: Nov 06, 2009

The following entities were noticed by first class mail on Nov 08, 2009.

db +Jane K Swibel, 1115 South Home, Oak Park, IL 60304-1801
aty +James J. Morrone, James J. Morrone, P.C., 12820 South Ridgeland, Unit C,
Palos Heights, IL 60463-2389
tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957
13920566 +Academy Collection Service, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3294
13920568 Allegra Quane, 1437 North Harlem, Apt B, Oak Park, IL 60302-1269
13920569 +Alliance One Receivables Mgmt, Inc., 4850 Street Rd, Ste 300,
Feasterville Trevose, PA 19053-6643
13920570 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
13920571 Arrow Financial Services, 5996 West Touhy, Niles, IL 60714-4610
13920572 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
13920574 Bank of America, PO Box 15726, Wilmington, DE 19886-5276
13920575 Borges Health Alliance, 3185 Solutions Center, Chicago, IL 60677-3001
14191181 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
NORCROSS, GA 30091-5155
13920576 Capital One Bank (USA), NA, PO Box 30285, Salt Lake City, UT 84130-0285
13920580 Chase, PO Box 15298, Wilmington, DE 19850-5298
13920577 Chase, PO Box 15153, Wilmington, DE 19886-5153
14207086 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
13920582 +Citi Cards, Processing Center, Des Moines, IA 50363-0001
13920583 Client Services/Chase Bank, 3451 Harry Truman Blvd, Saint Charles, MO 63301-4047
13920584 Collection, Suite 300, New Castle, DE 19720
13920585 +Creditors Financial Group, LLC, PO Box 440290, Aurora, CO 80044-1500
13920586 Creditors Interchange, PO Box 1335, Buffalo, NY 14240-1335
13920587 Dr. Ron Hugar, 1614 North Harlem, Elmwood Park, IL 60707-4302
13920588 Encore Receivable Mgmt, Inc., 400 N. Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
13920589 Enhanced Recovery Corporation, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14497605 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
13920591 FirstSource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
13920592 HSBC, PO Box 17313, Baltimore, MD 21297-1313
13920593 Illinois Collection Service, PO Box 1010, Tinley Park, IL 60477-9110
13920594 +Loyola Center for Fitness, LUMC Campus, 2160 S. First Avenue, Maywood, IL 60153-3328
13920595 +Loyola University Medical Center, 2160 South 1st Avenue, Maywood, IL 60153-3328
13920596 National Action Financial Services, PO Box 9027, Buffalo, NY 14231-9027
13920597 Northwestern Medical Fac Foundation, 38693 Eagle Way, Chicago, IL 60678-1386
13920598 +Northwestern Memorial Hospital, Outpatient MRI, 441 East Ontario St, Chicago, IL 60611-3019
14453188 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
13920599 Quest Diagnostics, PO Box 64804, Baltimore, MD 21264-4804
13920600 Sharon Deboth, 1246 Marengo Ave, Forest Park, IL 60130-2433
13920601 State Collection Services, Inc., PO Box 6250, Madison, WI 53716-0250
13920602 Steve G. Ranney, Steve the Computer Doctor, 720 South Grove Avenue, Oak Park, IL 60304-1123
13920603 Take Care Health Systems, Ste 101, 4165 30th Avenue South, Fargo, ND 58104-8419
13920604 The Pediatric Faculty Foundation, PO Box 2787, Springfield, IL 62708-2787
13920605 +Tritium Card Services/FIA Card Serv, 865 Merrick Avenue, 4th Fl, Westbury, NY 11590-6695
13920606 +United Collection Bureau, 5620 Southwyck Blvd, # 206, Toledo, OH 43614-1501
13920608 +Village of Oak Park, MSB Parking, PO Box 2730, Huntington Beach, CA 92647-2730
13920609 +Women's Group of Northwestern, 75 Remittance Drive # 1703, Chicago, IL 60675-1703

The following entities were noticed by electronic transmission on Nov 06, 2009.

13920607 E-mail/Text: tkealy@vikingservice.com Viking Collection Service, Inc.,
PO Box 59207, Minneapolis, MN 55459-0207

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13920567* +Academy Collection Service, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3294
13920573* Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
13920578* Chase, PO Box 15153, Wilmington, DE 19886-5153
13920579* Chase, PO Box 15153, Wilmington, DE 19886-5153
13920581* Chase, PO Box 15153, Wilmington, DE 19886-5153
13920590* Enhanced Recovery Corporation, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

TOTALS: 0, * 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 09-17653

User: vwalker
Form ID: pdf006

Page 2 of 2
Total Noticed: 45

Date Rcvd: Nov 06, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.